

CITI0028

Serial No. 09/077,456



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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of

Anthony WENDELL et al.

Art Unit: 3623

Serial No. 09/077,456

Examiner: IRSHADULLAH, M.

Filed: May 29, 1998

For: IMPROVED METHOD AND SYSTEM FOR PERFORMING BANKING
TRANSACTIONS, INCLUDING HOME BANKING

U.S. Patent and Trademark Office
Customer Service Window, Mail Stop
Randolph Building
401 Dulany Street
Alexandria, VA 22314

RESPONSE TO NON-FINAL REJECTION

Sir:

The following is intended to be fully responsive to the Non-final Office Action mailed April 6, 2005 ("the Office Action"). The undersigned respectfully requests reconsideration of the arguments and amendments presented herein.